these forces are so inclusive in their progress that the outriders and those toward the edges of the different forces get so mixed up that they have succeeded in spoiling a unified formation and impeding progress of any of them—at least temporarily. These forces are (1) organized education with all of its various contacts; (2) the official health agencies and medical departments of government; (3) the medical department of the Veterans' Bureau; (4) the welfare and social service group; and (5) the medical profession, including those engaged in preventing and in treating disease. A great many people, including some legislators, administrators and politicians, profess to believe that these great forces can be harmonized and brought together and made to function as one great service under a Cabinet officer. Many attempts have been made, and some are now being made, to bring this about, and it is not at all unlikely that a law to this effect may be passed during the next few years.

PROGRAM FOR 1924 STATE MEETING

All members who desire to present papers before the 1924 State meeting to be held at the Los Angeles Biltmore, Los Angeles, May 13, should communicate with the secretary of their respective section at the earliest possible date.

In the Directory of Medical Organizations of California, published on page 58 of the Journal, can be found the names of the present officers of all sections.

THREE LETTERS OF VITAL INTEREST TO **MEMBERS**

Letter No. 1

To All Members of the California Medical Association:

TERMINATION OF MEDICAL DEFENSE MEDICAL DEFENSE TERMINATES JUNE 30, 1924 June 25, 1923.

Dear Doctor: At the meeting of the House of Delegates held June 23, 1923, the following resolution was adopted:

"Whereas, The House of Delegates at its regular annual meeting held at Yosemite, May 17, 1922, unanimously adopted a resolution directing the Council to make medical defense optional, the cost thereof to be met by separate assessment on the

members desiring it; now, therefore be it

"Resolved, That medical defense be terminated as
of June 30, 1924, and that the Council is hereby authorized to effect, if possible, a blanket defense policy arrangement with one or more insurance companies to be made optional for such members as desire such protection, and thereby retain for such members the services of the Society's legal staff; or, if such blanket policy plan is not found practicable, to arrange and submit to the membership a plan optional to each member to retain the Society's legal staff."

This means that any malpractice suit or threatened suit against you arising out of your professional services to any patient after June 30, 1924, will not be defended by the Society.

Please keep this letter on file for future reference. Yours very truly,

EMMA W. POPE, Secretary.

Letter No. 2

To All Members of the Indemnity Defense Fund: INDEMNITY DEFENSE FUND DISCONTINUED June 25, 1923.

Dear Doctor: At the meeting of the House of Delegates held June 23, 1923, the following resolution was adopted:

"Whereas, The Council, under instructions from the House of Delegates to present a plan to make medical defense optional, has conducted a canvass of the members of the Indemnity Defense Fund, being those members most interested in the subject of physicians' defense, in an effort to incorporate such Indemnity Defense Fund, but finds that such incorporation plan is not acceptable to a sufficient number of members to warrant further effort, and that it is not possible because of lack of support; now, therefore be it

"Resolved, That the Indemnity Defense Fund be discontinued as a Society undertaking at such time and upon such notice as the Council shall deem necessary for the best protection of its members, and the Council is hereby directed to accept no further memberships in the Indemnity Defense Fund.'

This means, as far as you are individually concerned, that your coverage in the fund will continue until replaced by a "blanket policy" in which, should you desire, you will be included. When the fund has been finally discontinued, the balance will be returned to each subscriber as soon as practicable.

The accompanying letter (Letter No. 1) states that for you also, as a member of the Association, medical defense will terminate as of June 30, 1924.

The plan for incorporation of the fund, actively promoted by all those interested, including the Council, the officers of the Society, and its attorneys, has been found unacceptable to a sufficient number of members. No further action will be taken in this direction.

The Power of Attorney heretofore signed by you is returned herewith. Kindly acknowledge receipt of same. Any subscription you may have agreed to make to the proposed plan of incorporation is hereby canceled as of this date.

Under authority from the House of Delegates, the Council will now negotiate with all available carriers for a blanket policy for those who wish it. As soon as offers from insurance companies have been received, you will be notified. The premium rate under a blanket policy will be less than the regular premium rate, and those members going into this policy arrangement will be grouped by themselves. Yours very truly,

EMMA W. POPE, Secretary.

Enc. EWP:D

Letter No. 3

Important

Read Carefully

FUND COVERAGE AND PROTECTION STOPS NOVEMBER 30, 1923

September 24, 1923.

To All Members of the Indemnity Defense Fund: Dear Doctor: The Council, at an adjourned meeting held in San Francisco, September 22, 1923, considered the propositions for a group defense policy submitted by insurance companies. It was the

EWP:D